

Glenn Stearns, Chapter 13 Trustee  
801 Warrenville Road, Suite 650  
Lisle, IL 60532-4350  
Ph: (630) 981-3888 Fax: (630) 981-3896

In re:

JAMES H HOWLAND  
IRENE M HOWLAND  
Case No. 09-13946  
Account No. 1260

GMAC RESCAP LLC  
3451 HAMMOND AV MC 507 345 110  
WATERLOO, IA 50702

JAMES H HOWLAND  
IRENE M HOWLAND  
20673 SETTLERS LANE  
FRANKFORT, IL 60423

CARLEEN L CIGNETTO  
PO BOX 1111  
PEOTONE, IL 60468

GMAC RESCAP LLC  
3451 HAMMOND AV MC 507 345 110  
WATERLOO, IA 50702

**NOTICE OF PAYMENT OF FINAL MORTGAGE CURE UNDER RULE 3002.1(f)**

Pursuant to Federal Rule of Bankruptcy Procedure 3002.1(f), the Chapter 13 Trustee, Glenn B. Stearns, files this Notice of Final Cure Payment. The amount required to cure the default in the claim has been paid in full.

Within 21 days of the service of the Notice of Final Cure Payment, the creditor MUST file and serve a Statement as a supplement to the holder's proof of claim on the debtor(s), debtor(s) Counsel and the Chapter 13 Trustee, pursuant to Fed.R.Bank.P.3002.1(g), indicating:

- 1) Whether it agrees that the debtor(s) have paid in full the amount required to cure the default on the claim;  
and
- 2) Whether the debtor(s) are otherwise current on all payments consistent with 11 U.S.C. § 1322(b)(5).

The statement shall itemize the required cure or post-petition amounts, if any, that the holder contends remain unpaid as of the date of the statement. The statement shall be filed as a supplement to the holder's proof of claim and is not subject to Rule 3001(f). Failure to notify may result in sanctions.

The undersigned certifies that this notice was sent to the above named parties on May 18, 2012 .

/S/ Marifran Smith

---

For: Glenn Stearns, Chapter 13 Trustee, Standing Trustee